Case 16-08115 Doc 1	Filed 03/09/16	Entered 03/09/16 12:42:26	Desc Main
Fill in this information to identify your case:		age 1 of 74	
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)			
Case number (if known)	Chapter you are filing under:		
	Chapter 7 Chapter 11 Chapter 12 Chapter 13		Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Martina	
	Write the name that is on	First name	First name
	your government-issued picture identification (for example, your driver's	Middle name Berry	Middle name
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last	First name	First name
	8 years	Middle name	Middle name
	Include your married or maiden names.		
	maidermames.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- 4085	xxx - xx-
	Security number or	OR	OR
	federal Individual	9 xx - xx-	9 xx - xx-
	Taxpayer Identification number (ITIN)		

Martina Case 16-08115 Doc 1 Filed 03#99/16 Entered 03/09/16 /12:42:26 Desc Main Debtor 1 Page 2 of 74 Document Document **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and EIN EIN doing business as names EIN EIN 5. Where you live If Debtor 2 lives at a different address: 3256 186th ST Number Street Number Street Illinois Lansing Zip Code City State City State Zip Code Cook County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City Zip Code State City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived district to file for Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Martina Case 16-08115 Doc 1 Filed 03/409/16 Entered 03/09/16 (12:42:26 Desc Main Debtor 1 Document Document Page 3 of 74 Tell the Court About Your Bankruptcy Case Part 2: 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form **Bankruptcy Code** B2010)). Also, go to the top of page 1 and check the appropriate box. you are choosing to Chapter 7 file under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the ☑ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local fee court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order... If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for No. bankruptcy within the last 8 years? Yes. District Case number District Case number District ____ When Case number MM / DD / YYYY 10. Are any bankruptcy ₩ No. cases pending or being filed by a Yes, Debtor Relationship to you spouse who is not When District Case number, if known filing this case with you, or by a Debtor Relationship to you business partner, or When District Case number, if known by an affiliate?

11. Do you rent your residence?

✓ No. Go to line 12.

Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

✓ No. Go to line 12.

Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Martina Case 16-08115 Doc 1 Filed 03#99/16 Entered 03/09/16 /12:42:26 Desc Main Debtor 1 Page 4 of 74 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ◪ No. any property that poses or is alleged Yes. What is the hazard? to pose a threat of imminent and identifiable hazard to public health or If immediate attention is needed, why is it needed? safety? Or do you own any property that needs immediate attention? Where is the property? For example, do you Number Street own perishable goods, or livestock that must be fed, or a building that needs urgent

repairs?

State

City

Zip Code

Debtor 1 Martina Case 16-08115 Doc 1 Filed 03/09/16 Entered 03/09/16 (142:42:26 Desc Main

t Name Middle Name

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Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

You must check one:

15. Tell the court whether you have received briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case):

✓ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes me to be

unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to

do so.

Active duty. I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes me to be

unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to

do so.

Active duty. I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Martina Case 16-08115 Doc 1 Filed 03/09/16 Entered 03/09/16 (12:42:26 Desc Main Page 6 of 74 **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded ✓ No. and administrative ר Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **√** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that 10,001-25,000 More than 100,000 you owe? 100-199 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. x /s/ Martina Berry Signature of Debtor 2 Signature of Debtor 1 3/9/2016 Executed on Executed on MM / DD / YYYY MM / DD / YYYY

Debtor 1

Debtor 1 Martina Case 16-08115 Doc 1 Filed 03/09/16 Entered 03/09/16 (Alazi 42:26 Desc Main First Name Documents) Page 7 of 74

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

X

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

rrect.				
/s/ Angie Harb Signature of Attorney for Debtor		_ Date	3/9/2016 MM / DD / YYYY	
Angie Harb				
Printed name				
Semrad Law Firm				
Firm name				
Number	Street			
City	State		Zip Code	
Contact phone		E	mail address	
Bar number			itate	

<u> Case 16-08115 Doc 1 - Filed 03/09/16 - Entered 03/0</u>9/16 12:42:26 - Desc Main Fill in this information to identify your case: Debtor 1 Martina First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an amended filing Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page. **Summarize Your Assets** Your assets Value of what you own 1. Schedule A/B: Property (Official Form 106A/B) \$0.00 1a. Copy line 55, Total real estate, from Schedule A/B..... \$3,251.00 1b. Copy line 62, Total personal property, from Schedule A/B \$3,251.00 1c. Copy line 63, Total of all property on Schedule A/B..... Summarize Your Liabilities Your liabilities Amount you owe 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) \$0.00 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F...... \$40.312.00 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F..... \$40,312.00 Your total liabilities Summarize Your Income and Expenses 4. Schedule I: Your Income (Official Form 106I) \$2,446,95 Copy your combined monthly income from line 12 of Schedule I.....

5. Schedule J: Your Expenses (Official Form 106J)

Copy your monthly expenses from line 22, Column A, of Schedule J.....

\$2,460.00

Debtor 1 Martina Case 16-08115 Doc 1 Filed 03/09/16 Entered 03/09/16 (1/2):42:26 Desc Main

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Answer These Questions for Administrative and Statistical Records Part 4: 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,153.65 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$7,395.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$7,395.00

9g. Total. Add lines 9a through 9f.

		Case 16-08115		Filed 03/09/16	Entered 03/09/16	12:42:26	Desc	c Main
Fill in this	informa	ation to identify your case:			Ū			
Debtor 1		Martina First Name	Middle	Berry lle Name Last Name				
Debtor 2 (Spouse, i	if filing)	First Name	Middle	Name Last N	lame			
United Sta	ates Ba	nkruptcy Court for the:	Northern	District of III				
Case num (If known)	nber			(3	State)			
Officia	al Fo	orm 106A/B						Check if this is an amended filing
Sche	dule	A/B: Propei	rtv					12/1
category v responsib write your Part 1:	where yole for some name	ou think it fits best. Be supplying correct inforn and case number (if knoribe Each Residenc	as complete and nation. If more s wn). Answer eve e, Building, I	l accurate as possible. It pace is needed, attach a ery question. Land, or Other Real	n asset fits in more than one f two married people are fili a separate sheet to this for I Estate You Own or H I, land, or similar property?	ng together, both m. On the top of a	n are equ any addi	ıally
✓	No. G	o to Part 2						
	Yes. V	Vhere is the property?		What is the property	? Check all that apply	Do not deduct s	ecured d	aims or exemptions. Put
1.1	Street	address, if available, or o	ther description	Single-family home Duplex or multi-unit	,	the amount of ar	ny secure	d claims on Schedule D: ims Secured by Property.
				Condominium or co	ooperative	Current value entire property		Current value of the portion you own?
	Numb	er Street State	Zip Code	Land Investment property Timeshare Other	,	interest (such a	nature of your ownership as fee simple, tenancy by , or a life estate), if known.	
				Debtor 1 only Debtor 2 only Debtor 1 and Debto At least one of the d Other information you	lebtors and another u wish to add about this ite	(see instru		mmunity property
If you	own or	have more than one, list he	ere:	property identificatio	in number.			
1.2	Street	address, if available, or o	ther description	What is the property' Single-family home Duplex or multi-unit Condominium or co	t building	the amount of ar	ny secure Have Cla	aims or exemptions. Put d claims on Schedule D: ims Secured by Property. Current value of the
	Numb	er Street		Manufactured or mo	obile home	entire property Describe the n	_	portion you own? your ownership
	City	State	Zip Code	Timeshare Other		interest (such a	as fee si	mple, tenancy by estate), if known.
				Debtor 1 only Debtor 2 only Debtor 1 and Debtor At least one of the d	lebtors and another u wish to add about this ite	(see instru	ictions)	mmunity property

Debtor 1	Martina Case 16-081 First Name	15 Doc 1 Middle Name	-iled 03/09/16 <u>Entered</u> 03/09/16 Documeମ୍ପଳ Page 11 of 74	i@u42: <u>26 Des</u>	c Main
1.3Stre	et address, if available, or oth		hat is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property?	•
Num City	State	Zip Code	Land Investment property Timeshare Other	Describe the nature of interest (such as fee si the entireties, or a life	mple, tenancy by
		w C C	ho has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Check if this is con (see instructions)	nmunity property
you hat Part 2: Do you ov	ve attached for Part 1. Writ Describe Your Vehicle vn, lease, or have legal or e	e that number here es equitable interest in a	of your entries from Part 1, including any entries for the state of th	include any vehicles	
	ns, trucks, tractors, sport utili		eport it on Schedule G: Executory Contracts and Unexp	oired Leases.	
3.1	Make Model: Year: Approximate mileage: Other information: 2001	Dodge Intrepid 2001 166000	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property? \$1100.00	•
3.2	Make Model: Year: Approximate mileage:		Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Current value of the	d claims on Schedule D: ims Secured by Property. Current value of the
	Other information:		Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	entire property?	portion you own?

Do cumeration Documeration Doc	Debtor 1	Martina Case 16-08115 Doc 1 First Name Middle Name	Filed 03/09/16 Entered 03/09/14	o∂@1422442: <u>26 Des</u>	<u>c Main</u>		
Model: Year: Approximate mileage: Debtor 1 only Debtor 2 only Debtor 2 only Debtor 3 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Make Model: Year: Approximate mileage: Debtor 1 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 3 and Debtor 2 only Debtor 3 and Debtor 2 only Debtor 3 and Debtor 2 only Debtor 3 only Debtor 4 only Debtor 3 only Debtor 4 only Debtor 4 only No Debtor 5 only Debtor 5 only Debtor 5 only Debtor 6 only Debtor 6 only Debtor 6 only Debtor 7 only Debtor 7 only Debtor 7 only Debtor 1 only At least one of the debtors and another Debtor 1 only At least one of the debtors and another Debtor 1 only Debtor 1 only At least one of the debtors and another Debtor 1 only At least one of the debtors and another Debtor 1 only Debtor 1 only At least one of the debtors and another Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 5 only Debtor 6 only Debtor 1 onl	0.0		Document Page 12 of 74	D	laine and a section of D. I.		
Vaer: Approximate mileage: Debtor 1 only Debtor 2 only Debtor 2 only Debtor 3 and Debtor 2 only Debtor 3 and Debtor 2 only Debtor 3 and Debtor 3 and Debtor 2 only Debtor 3 and Debtor 4 and Debtor 3 a	3.3						
Approximate mileage:				· ·			
Other information: Debtor 1 and Debtor 2 only Debtor 3 and Debtor 3 and potents and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 and Debtor 2 only Debtor 1 only Debtor 1 only Other information: Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 2 only Current value of the portion you own? 4.1 Make Model: Debtor 2 only Debtor 1 and Debtor 2 only D				ordanord rimo ridiro dia	mile decarda by 1 reporty.		
At least one of the debtors and another Check fit his is community property (see instructions) Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors With Dalave Claims Secured by Property. At least one of the debtors and another Current value of the entire property? Corditors With Dalave Claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors With Dalave Claims Secured by Property. At least one of the debtors and another Current value of the entire property? Current value of the entire property? Debtor 1 and Debtor 2 only Debtor 1 only Debtor 1 only Corditors With Dalave Claims Secured by Property. At least one of the debtors and another Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors With Have Claims Secured by Property.			= '				
Check if this is community property (see instructions) Who has an interest in the property? Check Model:		Other information:		entire property?	portion you own?		
instructions) Who has an interest in the property? Check one. Year: Debtor 1 only Debtor 2 only Debtor 2 only Debtor 3 only Debtor 4 the entire property? Debtor 4 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 6 only Debtor 7 only Debtor 7 only Debtor 7 only Debtor 7 only Debtor 8 only Debtor 9 only Debtor 9 only Debtor 9 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor			At least one of the debtors and another				
Model: Year:							
Debtor 1 only Creditors Who Have Claims Secured by Property.	3.4				•		
Approximate mileage:							
Current value of the entire property? Debtor 1 and Debtor 2 only Current value of the entire property? Property				Creditors Who have Cia	re Giairns Secured by Property.		
At least one of the debtors and another Check if this is community property (see instructions)		Approximate mileage.	= '	Current value of the	Current value of the		
Check if this is community property (see instructions) Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories No		Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?		
instructions) Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories No			At least one of the debtors and another				
Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories No							
Year: Approximate mileage: Other information: Debtor 2 only Current value of the entire property? At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Year: Approximate mileage: Debtor 1 only Who has an interest in the property? Check one. Debtor 1 only Approximate mileage: Debtor 2 only Current value of the entire property? Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Creditors Who Have Claims Secured by Property. Creditors Who Have Claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the entire property? Current value of the entire property? Strong or pages Strong or pages	4.1	Make	Who has an interest in the property? Check	Do not deduct secured cl	aims or exemptions. Put		
Year: Approximate mileage: Other information: Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Year: Approximate mileage: Debtor 1 only Model: Year: Approximate mileage: Debtor 1 only Debtor 2 only Creditors Who Have Claims Secured by Property. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Creditors Who Have Claims Secured by Property. Creditors Who Have Claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Standard the dollar value of the portion you own?	4.1				•		
Approximate mileage: Other information: Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Year: Approximate mileage: Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only Current value of the entire property? Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Approximate mileage: Debtor 1 only Debtor 2 only Current value of the entire property? Current value of the entire property. Current value of the entire property. Current value of the entire property. Current value of the entire property? Station on				•			
Other information: Debtor 1 and Debtor 2 only				Creditors willo have Cla	iins secured by Froperty.		
At least one of the debtors and another Check if this is community property (see instructions) A.2 Make			<u> </u>				
4.2 Make		Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?		
instructions) 4.2 Make			At least one of the debtors and another				
Model: Year: Approximate mileage: Other information: Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) The amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the portion you own? Current value of the entire property? Current value of the portion you own? Station 0.00							
Year: Approximate mileage: Debtor 2 only Other information: Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the portion you own? Current value of the portion you own? Current value of the portion you own? State of the debtors and another portion you own for all of your entries from Part 2, including any entries for pages	4.2				•		
Approximate mileage: Other information: Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Check if this is community property (see instructions) 5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages				•			
Other information: Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Check if this is community property (see instructions) Check if this is community property (see instructions)		Year:	Debtor 1 only	Creditors who have Cla	Creditors Who Have Claims Secured by Property.		
At least one of the debtors and another Check if this is community property (see instructions) 5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages		Approximate milegae:					
Check if this is community property (see instructions) 5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages		Approximate mileage:	Debtor 2 only	Current value of the	, , ,		
instructions) 5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages \$\frac{\\$1100.00}{\}}		···	= '		Current value of the		
		···	Debtor 1 and Debtor 2 only		Current value of the		
		···	Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see		Current value of the		

Debtor 1 Martina Case 16-08115 Doc 1 Filed 03/09/16 Entered 03/09/16 (1/22/42:26 Desc Main First Name Document Page 13 of 74

Describe Your Personal and Household Items

D	o you own or ha	eve any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
(6. Household goods	and furnishings	
		liances, furniture, linens, china, kitchenware	
	No		
✓	Yes. Describe	misc.furniture	\$500.00
١.	. Florida de la constanta de la		
-	•	s and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music s; electronic devices including cell phones, cameras, media players, games	
V	No		
Ē	Yes. Describe		
١.	0.0-11		
	stamp, coi	and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; in, or baseball card collections; other collections, memorabilia, collectibles	
\leq	-		
L	Yes. Describe		
,		orts and hobbies otographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes s; carpentry tools; musical instruments	
~	No		
	Yes. Describe		
	No	es, shotguns, ammunition, and related equipment	
	Yes. Describe		
	11. Clothes Examples: Everyday o	clothes, furs, leather coats, designer wear, shoes, accessories	
✓	Yes. Describe	misc. clothing	\$400.00
	12. Jewelry Examples: Everyday je gold, silve	ewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, r	
~	No		
	Yes. Describe		
	13. Non-farm animals Examples: Dogs, cats		
\mathbb{F}	-		
	Yes. Describe		
	14. Any other person	al and household items you did not already list, including any health aids you did not list	
~	No		
Ė	Yes. Describe		
		lue of all of your entries from Part 3, including any entries for pages you have attached	\$900.00
1	ior Part 3. Write that	number here	<u></u>

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Describe Your Financial Assets

Do	you own or have a	ny legal or equitable inte	rest in any of the followin	g?	Current value of the portion you own? Do not deduct secured claims or exemptions.
-	No	e in your wallet, in your home, in a sa	afe deposit box, and on hand when y		\$5.00
17.	Deposits of money Examples: Checking, sar	vings, or other financial accounts; o	certificates of deposit; shares in cre ints with the same institution, list ea Institution name:		
		17.1. Checking account:			
		17.2. Checking account:			
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:	meta bank		\$46.00
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
18.	Examples: Bond funds, in	or publicly traded stocks ivestment accounts with brokerage Institution or issuer name:	firms, money market accounts		
	∐ Yes				
19.	Non-publicly traded st an LLC, partnership, a	and joint venture	ed and unincorporated busines	-	
	Yes. Give specific information about them	Name of entity		% of ownership:	

Martina Case 16-08115 Doc 1 Document Page 15 of 74 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. Yes. Give specific information about Issuer name: them.... 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans **✓** No Type of account: Institution name: Yes. List each account separately. 401(k) or similar plan: Pension plan: IRA: Retirement account: Keogh: Additional account: Additional account: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ∏ No Institution name: Yes.... Electric: Gas: Heating oil: \$1200.00 Security deposit on rental unit: landlord security deposit Prepaid rent: Telephone: Water: Rented furniture: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) **✓** No Issuer name and description: Yes....

Debt	or 1	Martina Ca First Name	ase :	<u> 16-</u>	08115	DOC Middle Na					<u>Entered</u> 03/09/16 Page 16 of 74	(dk2i,42: <u>26</u>	Des	sc Main
24.		rests in a						a qualifie	d ABLE prog	gran	m, or under a qualified state	tuition program.		
		No Yes	Institu	ition r	name and	l descriptio	n. Sep	arately file	e the records o	of an	ny interests.11 U.S.C. § 521(c):		
25.	exe	sts, equita rcisable fo No Yes. Desc	or your			ests in pro	perty	(other th	an anything	liste	ed in line 1), and rights or p	oowers		
26.	Еха	ents, copy	rrights rnet do						r intellectual oyalties and lice		pperty ing agreements			
27.	Еха	enses, fran mples: Buil No Yes. Desc	ding pe						ssociation hol	ding	gs, liquor licenses, profession	al licenses		
Mor	iey (or prope	erty o	wed	d to you	u?							pc Do	urrent value of the ortion you own? ont deduct secured ims or exemptions.
28.	✓	Yes. Give s about you a	specific them, Iready	infoi inclu								Federal: State: Local:		
29.	Exan	ily suppor nples: Past No		· lump	o sum alim	nony, spou	sal sup	oport, chilo	d support, mair	nten	nance, divorce settlement, pro			
		Yes. Give s	specific	infor	mation							Alimony: Maintenance: Support: Divorce settlement Property settlemen		
	Exan		aid wag al Secu	ges, d	disability ir	nsurance p			lity benefits, si omeone else	ick p	oay, vacation pay, workers' con	npensation,		

Debt	tor 1	Martina Case 16 First Name	6-08115	Doc 1 Middle Name	Filed 03/09/16 Documernt	Entered 03/09/0	L6 @L20042: <u>26 D</u>	esc Main
31.		rests in insurance mples: Health, disabi		rance; health		edit, homeowner's, or rente	r's insurance	
		No Yes. Name the insura of each policy and lis			Company name:		Beneficiary:	Surrender or refund value:
32.	If you		of a living trust		meone who has died ceeds from a life insurance p	policy, or are currently entitle	d to receive	
33.	Exar				have filed a lawsuit or m ce claims, or rights to sue	ade a demand for payme	nt	
34.	to s	er contingent and of et off claims No Yes. Describe	unliquidated (claims of ev	very nature, including co	unterclaims of the debtor	and rights	
35.	✓	financial assets yo No Yes. Describe	u did not alrea	ady list				
36.			-			es for pages you have att		\$1251.00
Part	5:	Describe Any B	usiness-Re	elated Pro	perty You Own or Ha	ave an Interest In. Lis	st any real estate ir	n Part 1.
37.	Do y	ou own or have an	y legal or equ	uitable intere	est in any business-relate	d property?		
		No. Go to Part 6. Yes. Go to line 38.						Current value of the portion you own? Do not deduct secured claims or exemptions
38.	✓	ounts receivable or No Yes. Describe	commissions	s you alread	y earned			
39.	Exar				odems, printers, copiers, fa	x machines, rugs, telephone	es, desks, chairs, electroni	c devices
		No Yes. Describe						

		Martina Case 16 First Name		Middle Name	Filed 03/09/16 Document	Page 18 of 74	16 (14242: <u>26</u> D	esc Main	
40.	Mac	chinery, fixtures, eq	uipment, sup	plies you us	se in business, and tools	of your trade			
	✓	No							
		Yes. Describe							
41.	Inve	entory							
	✓	No							
		Yes. Describe							
42.	Inte	rests in partnershi	ps or joint ve	entures				1	
	✓	No							
		Yes. Give specific			Name of entity:		% of ownership:		
		information about							
		them							
12 (`ucto	omer lists, mailing	lists or other	r compilatio	ne				
45.		_	iists, or othe	Compliation	113				
			-11		information (so defined in	44.1.0.0.0.0.4.04.44.0.\\0			
	Ш	res. Do your lists inc	ciude persona	ny identinable	information (as defined in	11 0.5.C. § 101(41A))?			
		☐ No							
		Yes. Descr	ibe					-	
44.	Any	business-related p	roperty you	did not alread	dy list				
	√				•				
	=	Yes. Give specific		•				·	
	_	information							
				•					
				•					
								-	
			-			s for pages you have attacl			
Part	6:	Describe Any F	arm- and (Commerci mland, list it in	al Fishing-Related F	Property You Own or I	Have an Interest In	ı .	
46.	Do	you own or have a	ny legal or eq	uitable inter	rest in any farm- or comn	nercial fishing-related prop	erty?		
		No. Go to Part 7.	-		•	- , ,	-	Current v	alue of the
	Ħ	Yes. Go to line 47.						portion ye	ou own? duct secured
								claims	Juct Secured
								or exemption	ons
47.		m animals	ıltrı farm raia	ad fich					
		mples: Livestock, pou	anry, rattit-talS6	5U 119[]					
		No						1	
	Ш	Yes. Describe							

Deb	tor 1	Martina Case 16 First Name	6-08115	Doc 1 Middle Name	Filed 03/09/16 Document	Entered 03/ Page 19 of 7	09/16 /1k2i42: <u>26</u> 4	Desc	<u>Main</u>
48.	Cro	ps-either growing	or harvested		D Godingin	. ugo 20 0	•		
	✓	No							
		Yes. Describe							
49.	Farr	m and fishing equi	pment, imple	ments, machi	nery, fixtures, and tool	s of trade			
	✓	No							
		Yes. Describe							
50.	Farr	m and fishing supp	lies, chemica	als, and feed					
	V	No							
		Yes. Describe							
5 4	A								
51.		mples: Livestock, pou			ty you did not already I	IST			
	V	No							
		Yes. Describe							
52. A	dd th	e dollar value of all	l of your entr	ies from Part	6, including any entries	s for pages you have	attached		
for Pa	art 6.	Write that number	here				▶		-
5 /	_	Danasika All Da	- - - -	O 11-	Introduction T	land Ware Diel Nad	Lint Abana		
Part 53		ou have other pro			ve an Interest in T	nat fou Did Not	LIST ADOVE		
55.		mples: Season tickets			ot alleady list:				
	✓	No							
		Yes. Give specific							
		information							
54. A	dd th	e dollar value of all	l of your entri	ies from Part	7. Write that number he	ere		•	_
			<i>(</i>						
Part	8:	List the Totals	of Each Pa	rt of this F	orm				
55. F	Part 1	: Total real estate, l	line 2				>		
56. p	oart 2	total vehicles, line	5		\$1100.0	0			
57. P	art 3:	: Total personal and	d household	items, line 15					
58. P	art 4:	: Total financial ass	ets, line 36		\$1251.0	0			
59. F	Part 5	: Total business-re	elated proper	ty, line 45	<u>*.==</u>	-			
60. F	Part 6	: Total farm- and fi	shing-related	d property, lin	e 52				
61. F	Part 7	: Total other prope	erty not listed	l, line 54					
62. 1	Γotal :	personal property.	Add lines 56 tl	hrough 61	Форта о				, \$2054.00
				Ü	\$3251.0	<u> </u>	Copy personal property to	otal >	+ \$3251.00
									\$3251.00
63 T	otal	of all property on S	chedule A/R	Add line 55 + I	ine 62				

E:III	in this inform	Case 16-08115 ation to identify your case:	Doc 1 Filed 03/0	09/16 Entered 03/0	9/16 12:42:26	Desc Main
	otor 1	Martina First Name	Middle Name	Berry Last Name		
	otor 2 ouse, if filing)		Middle Name	Last Name		
Uni	ted States Ba	nkruptcy Court for the: No	rthern D	istrict of Illinois (State)		
	se number nown)			(Oldio)		
Of	ficial F	Form 106C			-	Check if this is a amended filing
Sc	hedul	C: The Prope	rty You Claim	as Exempt		12/1
For is to exe received	each iten o state a s mpted up eive certa mption of perty is d t1: Ident Which set	pecific dollar amount to the amount of any in benefits, and tax-ex 100% of fair market vetermined to exceed the strength of exemptions are you claimed to elaiming state and federal not be the strength of the property.	n as exempt, you must as exempt. Alternative applicable statutory tempt retirement func- alue under a law that that amount, your exe- aim as Exempt ming? Check one only, ever- mbankruptcy exemptions. 11	st specify the amount of ely, you may claim the full limit. Some exemptions ds—may be unlimited in limits the exemption to mption would be limited in if your spouse is filing with you.	ull fair market value —such as those for dollar amount. How a particular dollar a to the applicable s	health aids, rights to wever, if you claim an amount and the value of the
_	_	e claiming federal exemptions	- , , , ,			
2.	For any pr	operty you list on S <i>chedule</i>	A/B that you claim as exe	mpt, fill in the information belo	ow.	
		ription of the property and lle A/B that lists this proper	ty the portion you own	Amount of the exemption you Check only one box for each ex	·	cific laws that allow exemption
			Copy the value from Schedule A/B			
	Brief description	misc. clothing	\$400.00	\$400.00	_	735 ILCS 5/12-1001(a)
	Line from Schedule A	/B: <u>11</u>		100% of fair market value, u applicable statutory limit	up to any	
	Brief description	misc.furniture	\$500.00	▽		735 ILCS 5/12-1001(b)
	Line from Schedule A	/B: <u>06</u>		\$500.00 100% of fair market value, u applicable statutory limit	-	
3.	(Subject to	•	ery 3 years after that for case.	s filed on or after the date of adjust 1,215 days before you filed this c	,	

Filed 03:09/16 Entered 03:09/16 @2:42:26 Desc Main Martina Case 16-08115 Doc 1 Debtor 1

own

Schedule A/B

\$46.00

\$5.00

\$1,200.00

\$1,100.00

✓

\$1,100.00

100% of fair market value, up to any

applicable statutory limit

Part 2: **Additional Page** Brief description of the property and line Current value of

on Schedule A/B that lists this property

meta bank

17

cash on hand

16

deposit

2001

22

03

landlord security

Brief

Brief

Brief

Brief

description:

Schedule A/B:

description:

Schedule A/B:

description:

Schedule A/B:

description:

Schedule A/B:

Line from

Line from

Line from

Line from

Page 21 of 74 Documetht me Amount of the exemption you claim Specific laws that allow exemption the portion you Check only one box for each exemption. Copy the value from 735 ILCS 5/12-1001(b) **V** \$46.00 100% of fair market value, up to any applicable statutory limit 735 ILCS 5/12-1001(b) **V** 100% of fair market value, up to any applicable statutory limit 735 ILCS 5/12-1001(b) **V** \$1,200.00 100% of fair market value, up to any applicable statutory limit 735 ILCS 5/12-1001(c)

Fill in this informa	Case 16-08115 ation to identify your case:	Doc 1	Filed 03/09/16	Entered 03/09/	/16 12:42:26	Desc Main	
Debtor 1	Martina First Name	Middle N	Berry Name Last N	ame			
Debtor 2 (Spouse, if filing)	First Name	Middle N	Name Last N	ame			
	nkruptcy Court for the:	Northern	District of IIII	nois state)			
Case number (If known)							. if ab. i - i
	orm 106D	ors Who	Haya Clain	ne Socurad	by Propo	am	eck if this is ar ended filing
Be as comple correct inforr	Schedule D: Creditors Who Have Claims Secured by Property Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).						
No. Ch	ditors have claims secur leck this box and submit the Il in all of the information be	is form to the cour	•	s. You have nothing else t	o report on this form.		
Part 1: List A	All Secured Claims						
claim. If mor	ured claims. If a creditor he than one creditor has a point the claims in alphabetical	particular claim, lis	st the other creditors in Pa		Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any

		Case 16-0811		03/09/16	Entered 03	<u>/0</u> 9/16 12:42:26	Desc	Main	
Fill in	this informa	tion to identify your case			g	_			
Debto		Martina First Name	Middle Name	Berry Last N	ama				
Debto		riistivaille	Middle Name	Lastin	ame				
		First Name	Middle Name	Last N	ame				
United	d States Ba	nkruptcy Court for the:	Northern	District of Illi					
Case (If kno	number			(5	State)				
•		**** 100F/F					Chec	ck if this is an	amended filing
		rm 106E/F					Попос		arrieriaca illing
Scl	hedu	le E/F: Cre	ditors Who	Have U	nsecure	d Claims			12/15
106Å/E are list the bo	party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 06A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that re listed in Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in he boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims								
1.		ditors have priority unso	secured claims against yo	ou?					
i F I	identify what possible, list Part 1. If mo	t type of claim it is. If a cla the claims in alphabetic ore than one creditor hold	claims. If a creditor has mo aim has both priority and nor al order according to the cre ds a particular claim, list the claim, see the instructions for	npriority amounts, editor's name. If y other creditors in	list that claim here a ou have more than t Part 3.	and show both priority an	d nonpriority a	amounts. As r	much as
							Total claim	Priority amount	Nonpriority amount

Martina Case 16-08115 Doc 1 Filed 03/09/16 Entered 03/09/16 (1/2:42:26 Desc Main Debtor 1 Document Page 24 of 74 List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 Advance America \$700.00 Last 4 digits of account number Nonpriority Creditor's Name 2838 N Harlem Ave When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Elmwood Park Illinois 60707 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only |√| Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.2 ARS \$309.00 6836 Last 4 digits of account number Nonpriority Creditor's Name 1801 NW 66TH AVE SUITE 200 When was the debt incurred? 3/1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent **FORT** Florida 33313 Unliquidated **LAUDERDAL** State Zip Code City Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **V** No Yes 4.3 ASCENSION SERVICES L P \$1.345.00 Last 4 digits of account number 3064 Nonpriority Creditor's Name 1500 N NÓRWOOD STE 204 When was the debt incurred? 7/1/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent **HURST** Texas 76054 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? ✓ No

Yes

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page Debtor 1 Martina Case 16-08115 Doc 1
First Name Middle Name

	After listing any entries on this page, number them beginning w	with 4.5, followed by 4.6, and so forth.	Total claim
4.4	CHASE Nonpriority Creditor's Name	Last 4 digits of account number	\$42.00
	PO Box 15298	When was the debt incurred?	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wilmington Delaware 19850		
	City State Zip Code Who incurred the debt? Check one.	Unliquidated	
	Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	
	片	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt Is the claim subject to offset?	✓ Other. Specify	
	No	Other: Opecary	
	☐ Yes		
4 E	ComEd		Φ4 F00 00
4.5	Nonpriority Creditor's Name	Last 4 digits of account number	\$1,500.00
	3 Lincoln Center Number Street	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	0.11 1.7	Contingent	
	Oakbrook Terrace Illinois 60181 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		
4.6	COMNWLTH FIN	Last 4 digits of account number 03N1	\$656.00
	Nonpriority Creditor's Name 960 N MAIN STREET	When was the debt incurred? 11/1/2013	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	SCRANTON Pennsylvania 18508	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that	
	片	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	Yes		
	IGO		

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 CONVERGENT OUTSOURCING \$671.00 Last 4 digits of account number Nonpriority Creditor's Name Po Box 9004 When was the debt incurred? 6/1/2015 Street Number As of the date you file, the claim is: Check all that apply. Contingent Washington Renton Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.8 CREDIT ACCEPTANCE \$10,680.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 513 When was the debt incurred? 12/1/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent SOUTHFIELD 48037 Michigan Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Ͷ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify Is the claim subject to offset? No Yes 4.9 DEPT OF ED/NAVIENT \$4,304.00 Last 4 digits of account number 0121 Nonpriority Creditor's Name PO Box 9635 When was the debt incurred? 1/1/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent Wilkes Barre Pennsylvania 18773 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans

Debtor 1 and Debtor 2 only

Is the claim subject to offset?

|**~**| No Yes

At least one of the debtors and another

Check if this claim relates to a community debt

Obligations arising out of a separation agreement or divorce that

Debts to pension or profit-sharing plans, and other similar debts

you did not report as priority claims

Other. Specify

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning	g with 4.5, followed by 4.6, and so forth.	Total claim
4.10	DEPT OF ED/NAVIENT Nonpriority Creditor's Name PO Box 9635 Number Street	Last 4 digits of account number 0121 When was the debt incurred? 1/1/2014	\$3,091.00
	Wilkes Barre Pennsylvania 18773 City State Zip Code Who incurred the debt? Check one. ☑ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ☑ No ☐ Yes	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	
<u>4.11</u>	ENHANCED RECOVERY CO L Nonpriority Creditor's Name 8014 BAYBERRY RD Number Street JACKSONVILLE Florida 32256 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Last 4 digits of account number	\$1,078.00
4.12	ENHANCED RECOVERY CO L Nonpriority Creditor's Name 8014 BAYBERRY RD Number Street JACKSONVILLE Florida 32256 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number 7500 When was the debt incurred? 4/1/2015 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify	\$825.00

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginnin	g with 4.5, followed by 4.6, and so forth.	Total claim
Illinois Title Loans Nonpriority Creditor's Name c/o: Legal Department	Last 4 digits of account number When was the debt incurred? n/a	\$700.00
Number Street Atlanta Georgia 30350 City State Zip Code Who incurred the debt? Check one. Debtor 1 only	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify	
Illinois Tollway Nonpriority Creditor's Name 2700 Ogden Ave Number Street	Last 4 digits of account number	\$800.00
Yes 4.15 Mack Companies Nonpriority Creditor's Name 6820 Centennial Dr Number Street	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply.	\$2,300.00
Tinley Park Illinois 60477 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No ☐ Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify	

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning w	with 4.5, followed by 4.6, and so forth.	Total claim
4.16	MCSI INC Nonpriority Creditor's Name PO BOX 327	Last 4 digits of account number 5385	\$500.00
	Number Street PALOS HEIGHTS Illinois 60463	When was the debt incurred?	
	City State Zip Code Who incurred the debt? Check one. Debtor 1 only	☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured claim:	
	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	 Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	
	Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Debts to pension or profit-sharing plans, and other similar debts Other. Specify	
4.17	MCSI INC Nonpriority Creditor's Name PO BOX 327 Number Street	Last 4 digits of account number 6147 When was the debt incurred? 2/1/2014 As of the date you file, the claim is: Check all that apply.	\$250.00
	PALOS HEIGHTS Illinois 60463 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	 Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify 	
4.18	MCSI INC Nonpriority Creditor's Name PO BOX 327 Number Street	Last 4 digits of account number 1861 When was the debt incurred? 1/1/2013 As of the date you file, the claim is: Check all that apply.	\$200.00
	PALOS HEIGHTS Illinois 60463 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No ☐ Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify	

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page Debtor 1 Martina Case 16-08115 Doc 1
First Name Middle Name

	After listing any entries on this page, number them beginning	with 4.5 followed by 4.5 and so forth	Total claim
1		with 4.5, followed by 4.6, and so forth.	
4.19	MCSI INC Nonpriority Creditor's Name	Last 4 digits of account number 8068	\$200.00
	PO BOX 327	When was the debt incurred? 10/1/2012	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	PALOS HEIGHTS Illinois 60463	<u> </u>	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	<u>'</u>	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No		
	Yes		
4.20	Midwest Title Loans	Last 4 digits of account number	\$800.00
	Nonpriority Creditor's Name 3440 Preston Ridge Rd. Suite 500	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Alpharetta Georgia 30005	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No	_	
	Yes		
4.21	Nicor Gas		\$400.00
T.Z I	Nonpriority Creditor's Name	— Last 4 digits of account number	φ400.00
	90 N. Finley Road Number Street	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Glen Ellyn Illinois 60137 City State Zip Code	— Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	✓ Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	<u> </u>	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	븜	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt		
	Is the claim subject to offset?	Other. Specify	
	Yes		

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Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.22	NIPSCO Nonpriority Creditor's Name	Last 4 digits of account number	\$90.00
	801 E 86th Ave	When was the debt incurred? n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	MerrillvilleIndiana46410CityStateZip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		
4.23	R & R Country Motors Nonpriority Creditor's Name	Last 4 digits of account number	\$1,700.00
	300 Dixie Highway	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Beecher Illinois 60401 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	No No		
	Yes		
4.24	RECOVERY ONE LLC Nonpriority Creditor's Name	Last 4 digits of account number 5248	\$129.00
	3240 HENDERSON RD	When was the debt incurred? 4/1/2014	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	COLUMBUSOhio43220CityStateZip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.25	Richard Dillon	Last 4 digits of account number	\$1,000.00
	Nonpriority Creditor's Name 5413 Molesburger	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Hammond Indiana 46323	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No	_	
	Yes		
4.26	RiverPark Apartments	Last 4 digits of account number	\$2,300.00
	Nonpriority Creditor's Name 2822 177th Dr	When was the debt incurred? n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Hammond Indiana 46323	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Ë	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	No		
	Yes		
4.27	Shannon Macintosh Nonpriority Creditor's Name	— Last 4 digits of account number	\$1,000.00
	17801 Lincoln	When was the debt incurred? n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Hazel Crest Illinois 60429	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	<u></u>	
	Debtor 1 and Debtor 2 only	Student loans Obligations origins out of a congretion agreement or diverse that	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning	ng with 4.5, followed by 4.6, and so forth.	Total claim
### A STELLAR RECOVERY INC Nonpriority Creditor's Name 4500 Salisbury Rd Ste 10 Number Street Jacksonville Florida 32216 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number 3727 When was the debt incurred? 7/1/2015 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify	\$602.00
TCF Bank Nonpriority Creditor's Name 919 Estes Court Number Street Schaumburg Illinois 60193 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number	\$300.00
Title Max Title Loans Nonpriority Creditor's Name 9631 N Milwaukee Ave Number Street	Last 4 digits of account number	\$600.00

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.					
4.31	US Bank Nonpriority Creditor's Name 425 Walnut Street Number Street	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply.	\$300.00			
	Cincinnati Ohio 45202 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify				
4.32	US Cellular Nonpriority Creditor's Name Dept 0205 Number Street Palatine Illinois 60055 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Last 4 digits of account number	\$790.00			
4.33	Wow Internet & Cable Nonpriority Creditor's Name PO Box 63000 Number Street Colorado Springs Colorado 80962 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans	\$150.00			
	At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify				

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First Name

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6i. Other. Add all other nonpriority unsecured claims. Write that 6i.

amount here.

6j. Total. Add lines 6f through 6i.

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Part 4: Add the Amounts for Each Type of Unsecured Claim 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 **Total claims** 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the 6c. Claims for death or personal injury while you were intoxicated 6c. \$0.00 6d. Other. Add all other priority unsecured claims. Write that \$0.00 amount here. 6e. Total. Add lines 6a through 6d. \$0.00 **Total claims** \$7,395.00 **Total claims** 6f. Student loans from Part 2 6g. Obligations arising out of a separation agreement or divorce 6g. that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other similar 6h.

\$40.312.00

6j.

	Case 16-08115	5 Doc 1 Filed	03/09/16	Entered 03	<u>/</u> 09/16 12:42:26	Desc Main
Fill in this info	ormation to identify your case			J	0/10 12: 12:20	2 ccc main
Debtor 1	Martina		Berry			
	First Name	Middle Name	Last N	ame		
Debtor 2						
(Spouse, if fil	ling) First Name	Middle Name	Last N	ame		
United States	s Bankruptcy Court for the:	Northern	District of III	nois		
0			(5	State)		
Case numbe (If known)	<u> </u>					
Officia	l Form 106G					Check if this is a amended filing
Sched	ule G: Executo	ory Contracts	and Un	expired L	.eases	12/1
space is need case number 1. Do you No. C Yes. I 2. List sepa	ded, copy the additional part (if known). I have any executory of the children has been decided by	contracts or unexpire m with the court with your of low even if the contracts or pany with whom you have	entries, and attended leases? her schedules. You leases are listed to the contract of	ou have nothing else on Schedule A/B: Frease. Then state	e to report on this form. Property (Official Form 106A e what each contract or lea	ase is for (for example, rent,
Pers	son or company with whom	you have the contract or	lease		State what the contract	t or lease is for
2.1 Opilka	, Rob				Other,	
Name				-	Other,	
3256 1	186TH ST				1 year lease	
Numbe				_		
Lansin	ng Illir	nois 60438	3	_		
City	Sta	te Zip C	ode			

		Case 16-0811	5 Doc 1 Filed 0	3/09/16 Entered (N3/N0/16 12·42·26	Desc Main
Fill i	n this informa	ation to identify your case			3/10 12.42.20	DC3C Main
Deb	tor 1	Martina		Berry	_	
D.1	10	First Name	Middle Name	Last Name		
	tor 2 ouse, if filing)	First Name	Middle Name	Last Name	_	
Unite	ed States Ba	nkruptcy Court for the:	Northern	District of Illinois		
	e number			(State)	_	
	·				1	Check if this is a amended filing
Off	ficial F	orm 106H				
Sc	hedule	H: Your Co	debtors			12/1
1. 	No Yes Within the I Louisiana, N No. Go Yes. Di	ast 8 years, have you levada, New Mexico, Pue to line 3. d your spouse, former sp	• •	and Wisconsin.)		<i>ie</i> s include Arizona, California, Idaho,
	✓ N Ye		tate or territory did you live?	Fill	in the name and current address	ss of that person.
		Name of your spouse, for	ormer spouse, or legal equivale	ent	-	
		Number Street			-	
		City	State	Zip Code	-	
;	as a codebt	or only if that person i	s a guarantor or cosigner. N	lake sure you have listed the		the person shown in line 2 again ficial Form 106D), Schedule E/F olumn 2.
	Column 1:	Your codebtor			Column 2: The creditor to	whom you owe the debt

Check all schedules that apply:

Fill in this info	ormation to identify	your case:			9/16 12:		Desc Ma	anı	
Debtor 1	Martina	Docum	Berry	30 01 <i>1</i>	7				
Jebioi i	First Name	Middle Name	Last Name						
Debtor 2						Check if this			
Spouse, if filing)	First Name	Middle Name	Last Name			An ame	nded filing		
Inited States Ba	nkruptcy Court for the:	Northern	District of Illinois (State)				ement showing es as of the foll		petition chapter date:
ase number fknown)						MM / DI	D/YYYY	-	
Official F	orm 106I				_				
chedul	e I: Your Inc	ome							12
formation a ages, write y	bout your spouse	r spouse. If you are sep e. If more space is neede se number (if known). An	ed, attach a sepa	arate she					
	your employment		Debtor 1			Debtor 2			
		Employment status	✓ Employed			Employ	/ed		
If you job,	have more than one		Not Employed			☐ Not En			
•	a separate page with	0					,		
inform emplo	nation about additional	Occupation	PCT Tech						
·		Employer's name	Davita						
Includ or	le part time, seasonal,	Employer's address	15271 Laguna canyo	on Road					
	mployed work.		Number Street			Number Stre	eet		
Occur	pation may include								
stude	•								
or hor	memaker, if it applies.		Irvine C	California	92618				
			City S	state	Zip Code	City	St	ate	Zip Code
		How long employed there?	4 months	_					
art 2: Give	e Details About N	How long employed there? Monthly Income	4 months	_					
				or any line, v	vrite \$0 in the sp	pace. Include	e your non-filir	ng spou	ıse unless you
Estimate mont		Monthly Income		or any line, v	vrite \$0 in the sp	pace. Include	e your non-filir	ng spou	ıse unless you
Estimate montare separated. f you or your no	thly income as of the o	Monthly Income	ave nothing to report fo	-					-
Estimate montare separated.	thly income as of the o	Monthly Income	ave nothing to report fo	-	that person on		ow. If you nee		
Estimate montage separated. If you or your not a separate sheet. 2. List montage is a separate sheet.	chly income as of the on-filing spouse have most to this form.	Monthly Income	ave nothing to report for all er payroll 2.	mployers for	that person on	the lines bel	ow. If you nee		
Estimate montare separated. If you or your not a separate sheet 2. List montared deductions	chly income as of the on-filing spouse have most to this form.	Monthly Income date you file this form. If you have than one employer, combine the commissions (before all loulate what the monthly wage wo	ave nothing to report for all er payroll 2.	mployers for	that person on	the lines bel	ow. If you nee		-

Debtor 1 Martina Case 16-08115 Filed 03/09/16 Entered @3409416 12:42:26 Desc Main Doc 1 Documentame Page 39 of 74 For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 4 \$2,816.23 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. \$388.01 5b. Mandatory contributions for retirement plans 5b. \$112.67 5c. Voluntary contributions for retirement plans 5c. \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 5e. Insurance 5e. \$442.61 5f. Domestic support obligations 5f. \$0.00 5g. Union dues 5g. \$0.00 5h. Other deductions. Specify: 5h. -\$0.00 \$943.28 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$1,872.95 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$0.00 8a. monthly net income. 8b. Interest and dividends 8b. \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$0.00 8d. Unemployment compensation 8d. \$0.00 8e. Social Security 8e. \$574.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies 8f. \$0.00 8g. Pension or retirement income 8g. \$0.00 8h. Other monthly income. Specify: 8h. -\$0.00 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$574.00 \$2,446.95 10. Calculate monthly income. Add line 7 + line 9. \$2,446.95 10 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. + \$0.00 Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. \$2,446.95 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? Yes. Explain:

	Case 16-0811	5 DOCT FILED O	3/09/16	/16 12:42:26	Desc Main	
Fill in this inform	ation to identify your case	e:	<u></u>			
Debtor 1	Martina		Berry			
	First Name	Middle Name	Last Name			
Debtor 2		AC-1 II A1		Check if this is:		
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filin	9	
	ankruptcy Court for the:	Northern	District of Illinois (State)	A supplement sh expenses as of the	owing post-petition cha ne following date:	pter 13
Case number (If known)						
				MM / DD / YYYY	ſ	
Official F	Form 106J					
Schedul	e J: Your Ex	penses				12/1
			filing together, both are equally res			
	ver every question.		on the top of any additional pe	.goo, milo your name	varia dado mambol	
Part 1: Desc	ribe Your Househo	old				
1. Is this a joint	t case?					
✓ No. Go	to line 2					
☐ Yes. Do	es Debtor 2 live in a se	parate household?				
		F				
<u> </u>	No					
L	<u> </u>	Official Forms 106J-2, Expens	ses for Separate Household of Debtor 2			
2. Do you have						
Do not list De Debtor 2.		es. Fill out this information for each dependent	Dependent's relationship to	Dependent's	Does dependent	live
Debiol 2.	ea	асп черепчети	Debtor 1 or Debtor 2 Child	age 12 years	with you?	
			Offilia	12 years	Yes.	
			Child	15 years	No.	
					✓ Yes.	
			Child	12 years	No.	
					✓ Yes.	
3. Do your exp		0				
expenses of than						
yourself and	your <u></u>	es				
dependents	<i>:</i>					
Part 2: Estim	nate Your Ongoing	Monthly Expenses				
			ou are using this form as a supplen			
expenses as of applicable date		uptcy is filed. If this is a sup	plemental Schedule J, check the bo	x at the top of the for	m and fill in the	
		ash government assistance on Schedule I: Your Income			Your ex	penses
	or home ownership exp the ground or lot. 4.	enses for your residence. Ind	clude first mortgage payments and		4.	\$1,200.00
If not inclu	ded in line 4:					
4a. Real est	ate taxes				4a	\$0.00
4b. Property	, homeowner's, or renter	's insurance			4b.	\$0.00
4c. Home m	naintenance, repair, and u	pkeep expenses			4c.	\$0.00
4d. Homeov	wner's association or con-	dominium dues			4d.	\$0.00

ebtor 1 Martina Case 16-08115 Doc 1 Filed 03/09/16 Entered 03/09/16 @k2i42:26 Desc Main

Document Page 41 of 74 Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$300.00 6a. 6b. Water, sewer, garbage collection \$0.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$100.00 6c. 6d. Other. Specify: \$0.00 6d 7. Food and housekeeping supplies \$600.00 7. 8. Childcare and children's education costs \$0.00 8. 9. Clothing, laundry, and dry cleaning \$30.00 9. 10. Personal care products and services \$30.00 10. 11. Medical and dental expenses \$0.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$150.00 12. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance \$50.00 15c 15d. Other insurance. Specify: \$0.00 15d 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 \$0.00 17a 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: \$0.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$0.00 your pay on line 5, Schedule I, Your Income (Official Form 106l). 18. 19. Other payments you make to support others who do not live with you. Specify: \$0.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes 20b. \$0.00 20b 20c. Property, homeowner's, or renter's insurance \$0.00 20c

\$0.00

\$0.00

20d

20e

20d. Maintenance, repair, and upkeep expenses 20d.

20e. Homeowner's association or condominium dues

		<u>ed</u> 0:3409/1166/11k2v42: <u>26 D</u>	<u> Desc Main</u>						
First N	Name Middle Name Docume Name Page 4	2 of 74							
21. Other. Spec	aify:	21	\$0.00						
22. Calculate y	your monthly expenses.		\$2,460.00						
22a. Add line	nes 4 through 21.		\$0.00						
22b. Copy lir	ine 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$2,460.00						
22c. Add line	22c. Add line 22a and 22b. The result is your monthly expenses.								
23.Calculate ye	your monthly net income.								
23a. Copy lir	ine 12 (your combined monthly income) from Schedule I.	23a	\$2,446.95						
23b. Copy yo	our monthly expenses from line 22 above.	23b	\$2,460.00						
23c. Subtrac	ct your monthly expenses from your monthly income.		(\$13.05)						
The re	esult is your monthly net income.	23c							
24. Do you exp	pect an increase or decrease in your expenses within the year after you file t	his form?							
	ole, do you expect to finish paying for your car loan within the year or do you expect yo payment to increase or decrease because of a modification to the terms of your mo								
✓ No									
Yes									
	Explain here:								

Fill in this inform	Case 16-08115				ZA LINGGO MIZIN
	nation to identify your case	Doc 1 Filed 0	3/09/16 Entere	0.03/09/16 12.42	20 Desc Main
Debtor 1	Martina		Berry		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois		
Case number (If known)			(State)		
Official	Form 106De	2			Check if this is a amended filing
Declara e	tion About ar	Individual De	btor's Sched	ules	12/1
	ud in connection with a b	ankruptcy case can result i	n finas un ta \$250 000 au	. •	0
Part 1: Sign) years, or both. 18 U.S.C. §§ 152, 1341,
Part 1: Sign		one who is NOT an attorney) years, or both. 18 U.S.C. §§ 152, 1341,
Part 1: Sign Did you p			to help you fill out bankr	ruptcy forms? Petition Preparer's Notice, D	

Fill	in this inform	Case 16-08		Filed 03/0)9/16 Entered 0	3/09/16 12:42	2:26 Des	c Main
Del	otor 1	Martina			Berry			
		First Name	Middle	Name	Last Name	_		
	otor 2 ouse, if filing	First Name	Middle	Name	Last Name	_		
Uni	ted States Ba	ankruptcy Court for the	e: Northern	Di	strict of Illinois	_		
	se number nown)				(State)	_		
<u> </u>	· · · · · · · · · · · · · · · · · · ·	orm 107						Check if this is a amended filing
Sta	ateme	nt of Finar	cial Affairs	for Ind	ividuals Filing	g for Bankr	uptcv	12/1
Be a	s complete e is needed	and accurate as po l, attach a separate	ssible. If two married sheet to this form. O	d people are fili n the top of any	ng together, both are equ	ally responsible for	supplying corr	ect information. If more wn). Answer every question
1.	What is	your current marita	I status?					
	☐ Mar	ried married						
2.	During th	ne last 3 years, have	you lived anywhere	other than whe	re you live now?			
		List all of the places y	rou lived in the last 3 ye	ears. Do not inclu Dates Debte there	de where you live now. or 1 lived Debtor 2:			Dates Debtor 2 lived there
					Same a	as Debtor 1		Same as Debtor 1
	3256	186th		— France 2/4/0	040			F
	Num	ber Street		From <u>3/1/2</u>To 3/7/2	—— Number S	treet		From
			00.400	To <u></u>				
	<u>Lans</u> City	ing Illinois State	S 60438 Zip Code	_	City	State	Zip Code	
					Same a	as Debtor 1		Same as Debtor 1
	Num	ber Street		From	Number S	treet		From
		DOI Officer		To				То
	City	State	Zip Code	<u> </u>	City	State	Zip Code	
3.	Within the	last 8 years, did yo	u ever live with a spo		uivalent in a community plexico, Puerto Rico, Texas,	oroperty state or terr	itory? (Commu	nity property states and
	_	ake sure you fill out S	chedule H: Your Code	btors (Official Fo	orm 106H).			

Doc 1

Debtor 1 Martina Case 16-08115
First Name Filed 03/09/16 Entered 03/09/16/1/2:42:26 Desc Main Document Page 45 of 74

Part 2: Explain the Sources of Your Income

4.	Did you have any income from employment Fill in the total amount of income you received f activities. If you are filing a joint case and you have the second of the second	rom all jobs and all businesses	including part-time		
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	From January 1 of current year until the date you filed for bankruptcy:	✓ Wages, commissions, bonuses, tips✓ Operating a business	\$2800.00	Wages, commissions, bonuses, tips Operating a business	
	For last calendar year: (January 1 to December 31, 2015) YYYY	✓ Wages, commissions, bonuses, tips☐ Operating a business	\$17000.00	☐ Wages, commissions, bonuses, tips ☐ Operating a business	
	For the calendar year before that: (January 1 to December 31,	✓ Wages, commissions, bonuses, tips☐ Operating a business	\$15000.00	☐ Wages, commissions, bonuses, tips ☐ Operating a business	
	Include income regardless of whether that income benefit payments; pensions; rental income; intereand you have income that you received together, List each source and the gross income from each No Yes. Fill in the details.	est; dividends; money collected list it only once under Debtor 1.	from lawsuits; royalties; and	gambling and lottery winnings.	
		Debtor 1		Debtor 2	
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
		ssi	\$1,148.00		
	From January 1 of current year until the date you filed for bankruptcy:	child support	\$72.00		
	For last calendar year: (January 1 to December 31,	ssi	\$6,888.00		
	For the calendar year before that: (January 1 to December 31,	ssi	\$6,888.00		

Debtor 1 Martina Case 16-08115
First Name Doc 1

Filed 03/09/16 Entered 03/09/16 (12:42:26 Desc Main Document Page 46 of 74 Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Are eith	re either Debtor 1's or Debtor 2's debts primarily consumer debts?								
No.	Neither Debto for a personal,			onsumer debts. Cons	umer debts are defined in 11	U.S.C. § 101(8) as "incurre	ed by an individual primarily		
	During the 90 c	days before you	filed for bankruptcy,	did you pay any credito	r a total of \$6,225* or more?				
	No. Go to	line 7.							
	Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.								
	* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.								
✓ Yes.	. Debtor 1 or D	ebtor 2 or bot	h have primarily c	onsumer debts.					
	During the 90 c	days before you	filed for bankruptcy,	did you pay any credito	r a total of \$600 or more?				
	✓ No. Go to	line 7.	. •	-					
	Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.								
				Dates of payment	Total amount paid	Amount you still owe	Was this payment for		
	editor's Name umber Street				-	•	Mortgage Car Credit card Loan repayment		
Cit	ty	State	Zip Code				Suppliers or vendors Other		
Cre	editor's Name				-	-	Mortgage Car		
Nu	ımber Street						Credit card Loan repayment		
Cit	ty	State	Zip Code				Suppliers or vendors Other		
Cre	editor's Name						Mortgage Car		
Nu	ımber Street						Credit card		
							Loan repayment		
Cit	ty	State	Zip Code				Suppliers or vendors		

Martina Case 16-08115 Doc 1 Debtor 1 Document Page 47 of 74 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code

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irist Name Middle Name Documetine Page 48 of 74

Identify Legal Actions, Repossessions, and Foreclosures Part 4: 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number Concluded Number Street City State Zip Code Case title Pending Court Name On appeal Case number Concluded Number Street City Zip Code State Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Date Value of the Describe the property property 2005 Chevy TrailBlazer 4/1/2015 \$0 CREDIT ACCEPTANCE Creditor's Name Explain what happened PO BOX 513 Number Street Property was repossessed. Property was foreclosed. Property was garnished. SOUTHFIELD 48037 Michigan Property was attached, seized, or levied. City State Zip Code Date Value of the Describe the property property Creditor's Name Explain what happened Number Street Property was repossessed.

City

State

Zip Code

Property was foreclosed. Property was garnished.

Property was attached, seized, or levied.

Debto	or 1		Doc 1 Filed	d 03#09/16 cumhethlt ^{me}	<u>Entered</u>	1k2k42: <u>26 Desc</u>	<u>Main</u>
	acco	nin 90 days before you filed for bar punts or refuse to make a payment	nkruptcy, did any o	creditor, including	G	on, set off any amounts fr	om your
,		No Yes. Fill in the details.					
				Describe the act	ion the creditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street					
				Last 4 digits of acc	count number: XXXX-		
		City State	Zip Code				
		in 1 year before you filed for bank iver, a custodian, or another officia		your property in	the possession of an assign	ee for the benefit of credi	tors, a court-appointed
[_	No Yes					
Part 5	5:	List Certain Gifts and Contr	ibutions				
13.	Wit	thin 2 years before you filed for ba	nkruptcy, did you	give any gifts witl	a total value of more than \$	600 per person?	
		No Yes. Fill in the details for each gift.					
		Gifts with a total value of more th per person	an \$600	Describe the gift	s	Dates you gave the gifts	Value
		Person to Whom You Gave the Gift					
		Number Street					
		B 1 1 2 1 2 4	Zip Code				
		Person to Whom You Gave the Gift					
		Number Street					
		City State Person's relationship to you	Zip Code				

		FIRST Name		/ilddie Name Do	ocumente Page 50 of 74		
14.	With	nin 2 years before y	ou filed for ba		give any gifts or contributions with a total value of mor	e than \$600 to an	y charity?
		No Yes. Fill in the details	s for each gift o	or contribution.			
		Gifts with a total va per person	-		Describe the gifts	Dates you gave the gifts	Value
		Charity's Name					
		Number Street					
Dow	C I	City	State	Zip Code			
Part 15.		List Certain Los		kruptcy or since ye	ou filed for bankruptcy, did you lose anything because	of theft, fire, othe	r disaster, or
	gam	bling?		, , ,	, , , , ,	, ,	,
		No Yes. Fill in the details	5.				
		Describe the prope how the loss occur		ind	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending	Date of your loss	Value of property lost
					insurance claims on line 33 of Schedule A/B: Property.		
						l	
Part		List Certain Pay					and the second second
16.	seek	ing bankruptcy or p	reparing a ba	ankruptcy petition?	ranyone else acting on your behalf pay or transfer any p t t counseling agencies for services required in your bankrupto		ie you consulted about
		No				•	
	✓	Yes. Fill in the details	5.				
					Description and value of any property transferred	Date payment or transfer was made	Amount of payment
		Semrad Law Firm			Semrad Law Firm - \$0.00	3/7/2016	\$0.00
		Person Who Was Pa	aid				·
		20 South Clark Stree	et 28th Floor				
		Number Street					
		Chicago	Illinois	60606			
		City	State	Zip Code			
		Email or website add					
		Person Who Made th	ne Payment, if I	Not You]	
		Person Who Was Pa	aid				
		Number Street					
		City	State	Zip Code			
		Email or website add	dress				
		Person Who Made th	ne Payment, if I	Not You			

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Deb	otor 1	MartinaCase 16-08115 First Name			Entered 03/09 Page 51 of 74	/11.6 (11.2.42	26 Desc	Main	
17.	you	nin 1 year before you filed for be deal with your creditors or to mo not include any payment or transfer	ake payments to you	r creditors?	ng on your behalf pay o	or transfer any p	property to anyor	ne who p	promised to help
	✓	No Yes. Fill in the details.							
				Description and	d value of any property	transferred	Date payment or transfer was made	Amoui	nt of payment
		Person Who Was Paid						-	
		Number Street							
		City State	Zip Code						
18.	Inclu trans	nin 2 years before you filed for I nary course of your business o de both outright transfers and tran efers that you have already listed or No Yes. Fill in the details.	r financial affairs? nsfers made as security					-	
				Description and property transfe			property or paymets paid in exch		Date transfer was made
		Person Who Received Transfer							
		Number Street							
		City State Person's relationship to you	Zip Code						
		Person Who Received Transfer							
		Number Street							
		City State Person's relationship to you	Zip Code						
19.	(The	nin 10 years before you filed for se are often called asset-protection		ransfer any prop	perty to a self-settled tru	ıst or similar de	evice of which yo	u are a k	oeneficiary?
		Yes. Fill in the details.		Description an	d value of the property	transferred			Date transfer
									was made
		Name of trust							

Debtor 1 Martina Case 16-08115
First Name Filed 03/09/16 Entered 03/09/16/12:42:26

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Desc		

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20.	or tra	nin 1 year before you filed for ba ansferred? de checking, savings, money mark peratives, associations, and other fi	et, or other financial							
		No Yes. Fill in the details.								
		ies. i iii iii tie tetaiis.		Last 4 numb	l digits of account er		Type of a	account or ent	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
		Person Who Was Paid		- XXXX	-		Chec	cking ngs		
		Number Street		-		[[ey market ærage er		
		City State	Zip Code	-						
		Person Who Was Paid		- XXXX	-		Chec	cking ngs		
		Number Street		-			Brok	ey market erage		
						L	Othe	er		
		City State	Zip Code	-						
	✓	ables? No Yes. Fill in the details.	w	/ho else	had access to it?			Describe the contents	3	Do you still have it?
		Name of Financial Institution	Na Na	ame						☐ No
		Number Street	Nu	umber	Street					Yes
		-	Ci	tv	State	Zip Coo	de.			
		City State	Zip Code	-,		_p				
22.	Have	e you stored property in a stora	ge unit or place oth	er than	your home within	1 year be	efore yo	ou filed for bankruptcy	?	
		No Yes. Fill in the details.								
			w	ho else	had access to it?			Describe the contents	S	Do you still have it?
		Name of Storage Facility	Na	ame						☐ No ☐ Yes
		Number Street	Nu	umber	Street					
		-	Ci	ty	State	Zip Cod	de			
		City State	Zip Code							

Deb	tor 1	First Name Middle Name	Filed 03# Docume	[≘] nt ^{me} Paç	ntered @3/0 ge 53 of 74	9/16/12:42: <u>26 Desc Mair</u>	1
Pari	9:	dentify Property You Hold or Control	I for Somed	ne Else			
23.	_	You hold or control any property that someone No Yes. Fill in the details.	e else owns? l	nclude any pro	perty you borro	wed from, are storing for, or hold in true	st for someone.
	ш	res. I il il ule details.	Where is th	e property?		Describe the contents	Value
		Owner's Name	Number Stre	eet		-	
		Number Street				-	
			- City	State	Zip Code	-	
		City State Zip Code	_				
Par	10:	Give Details About Environmental In	formation				
For	the p	urpose of Part 10, the following definitions apply:					
	ha in • Sa	nvironmental law means any federal, state, or local azardous or toxic substances, wastes, or material in cluding statutes or regulations controlling the clear ite means any location, facility, or property as define	nto the air, land, nup of these suled under any en	, soil, surface wa bstances, waste	ater, groundwater, es, or material.	, or other medium,	
		used to own, operate, or utilize it, including dispos		o o bozordovo v	rooto hozordovo s	n hatanaa	
		azardous material means anything an environment xic substance, hazardous material, pollutant, conta			/aste, nazardous s	substance,	
Re	oort al	notices, releases, and proceedings that you know	about, regardle	ess of when they	occurred.		
24.	Has	any governmental unit notified you that you n	nay be liable o	or potentially lia	able under or in	violation of an environmental law?	
		No Yes. Fill in the details.					
	Ц		Governmen	ntal unit		Environmental law, if you know it	Date of notice
		Name of site	Governmenta	al unit		-	
		Number Street	Number Stre	eet		-	
			City	State	Zip Code	-	
		City State Zip Code	_				
25.	Hav	e you notified any governmental unit of any re	elease of hazar	dous material	?		
	✓	No					
	Ц	Yes. Fill in the details.	Governmen	ntal unit		Environmental law, if you know it	Date of notice
		Name of site	Governmenta	ما د بمنه		-	
		Number Street	Number Stre			-	
		INUITIDE! SHEEL				_	
			City	State	Zip Code		
		City State Zip Code					

	r 1	Martina Case 16-081 First Name	L15 Doc 1 F	<u>Filed 03∲09/16</u> Document I	<u>Entered</u>	M166/1k2i42: <u>26</u>	Desc Main
26. H	lav	e you been a party in any	judicial or administrat	ive proceeding under a	any environmental law	? Include settlements	and orders.
Ē	<u> </u>	No					
L	_	Yes. Fill in the details.		Court or agency		Nature of the case	Status of the
				oourt or agency		reactive of the case	case
		Case title					Pending
				Court Name			On appeal
				Number Street	_		Concluded
		Case number		City State	zip Code		
Part 1	1:	Give Details About	our Business or (Connections to An	y Business		
27. V	Vith	nin 4 years before you file	d for bankruptcy, did y	ou own a business or	have any of the follow	ing connections to an	y business?
		A sole proprietor or se	lf-employed in a trade, p	rofession, or other activit	y, either full-time or part	-time	
				or limited liability partners	ship (LLP)		
		A partner in a partners An officer, director, or u	ship managing executive of a	corporation			
				securities of a corporatio	n		
Ŀ	✓	No. None of the above appli	ies. Go to Part 12.				
		Yes. Check all that apply ab	ove and fill in the details				
				Describe the nat	ture of the business		entification number Do not al Security number or ITIN.
		Business Name				EIN:	
		Number Street		Name of accoun	taut au baakkaanau	Dates busine	ess existed
		City State	Zin Codo		tant or bookkeeper	From	То
		City State	e Zip Code			110111	
				Describe the nat	ture of the business		entification number Do not al Security number or ITIN.
		Business Name				EIN:	
		Number Street		Name of accoun	tant or bookkeeper	Dates busine	ess existed
		City State	7:- O. d.		nam or bookkeeper	From	То
		City State	e Zip Code			110111	
				Describe the nat	ture of the business	Employer Id	entification number Do not
				bescribe the nat	ture of the business		al Security number or ITIN.
		Business Name				EIN:	
		Number Street		Nome of account	tant or beakkeeses	Dates busine	ess existed
		City	70.0.1	ivaine of accoun	tant or bookkeeper	From	То
		City State	e Zip Code			110111	10

Debtor '			Entered @3/09/116 /112:42:26	Desc Main
	First Name Middle Nam	e Documetnte Documetra	Page 55 of 74	
	ithin 2 years before you filed for bankruptoeditors, or other parties.	ey, did you give a financial sta	tement to anyone about your business? In	clude all financial institutions,
<u> </u>	No Yes. Fill in the details below.			
_	res. I ill ill the details below.	Date issued		
	Name	MM/DD/YYYY		
	Number Street			
	City State Zip	Code		
Part 12	Sign Below			
and	correct. I understand that making a false	statement, concealing prope	chments, and I declare under penalty of per rty, or obtaining money or property by frauc to 20 years, or both. 18 U.S.C. §§ 152, 1341,	in connection with a
	Signature of Debtor 1		Signature of Debtor 2	<u> </u>
	Date 3/7/2016		Date	
Did	you attach additional pages to Your State	ment of Financial Affairs for	Individuals Filing for Bankruptcy (Official F	Form 107)?
✓				
	No			
ш	No Yes			
∟ Did		not an attorney to help you fill	out bankruptcy forms?	
□ Did	Yes	not an attorney to help you fill	out bankruptcy forms?	
Did	Yes you pay or agree to pay someone who is r	not an attorney to help you fill	out bankruptcy forms? Attach the Bankruptcy Petition Declaration, and Signature (O	-

Fill in this informa	Case 16-0811 ation to identify your cas		03/09/16	ered 03/09/16 12:42:26	Desc Main
Debtor 1	Martina		Berry		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	Northern	District of Illinois		
			(State)		
Case number (If known)					
	orm 108	on for Individ	ıals Filing l	Inder Chapter 7	12/15
If you are an ind creditors have you have leas You must file thi	ividual filing under ch e claims secured by yo sed personal property s form with the court v	apter 7, you must fill out th our property, or and the lease has not expir within 30 days after you file	nis form if: ed. your bankruptcy petit	ion or by the date set for the meetir pies to the creditors and lessors yo	ng of creditors,
•	eople are filing togethe ust sign and date the	•	equally responsible for	supplying correct information.	
•	and accurate as possil and case number (if k	•	d, attach a separate sh	eet to this form. On the top of any a	dditional pages,

ist Your Creditors Who Have Secured Claims

Рa	List four Creditors who have Secured Claims				
1.	For any creditors that you listed in Part 1 of Schedule D: Creditors W. below.	ho Have Claims Secured by Property (Official Form	106D), fill in the information		
	Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?		
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. Yes.		
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:			
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. Yes.		
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. Yes.		

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		n)	
Part 2: List Your Unexpired Personal Property Le For any unexpired personal property lease that you listed in		Unevnired Leases (Of	ficial Form 106G) fill in the
information below. Do not list real estate leases. Unexpired unexpired personal property lease if the trustee does not as	eases are leases that are still in effect;		
Describe your unexpired personal property leases		Will the lea	se be assumed?
Lessor's name: Opilka, Rob		☐ No ✓ Yes	
Description of leased property: 1 year lease			
Lessor's name:		No Yes	
Description of leased property:			
Lessor's name:		No Yes	
Description of leased property:			
Lessor's name:		No Yes	
Description of leased property:			
Lessor's name:		No Yes	
Description of leased property:			
Lessor's name:		No Yes	
Description of leased property:			
Lessor's name:		No Yes	
Description of leased property:			
Part 3: Sign Below			
Under penalty of perjury, I declare that I have indicated n that is subject to an unexpired lease.	y intention about any property of my e	state that secures a de	bt and any personal property
✗ /s/ Martina Berry	×		
Signature of Debtor 1	Signature of Debt	tor 1	

Date 3/9/2016

MM/DD/YYYY

Date

MM/DD/YYYY

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

n re	Martina Berry		Case No.	
_	Debtor			(If known)
			Chapter	Chapter 7
	DISCLOSURE	OF COMPENSATIO	ON OF ATTORNEY FOR D	EBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and Fed. Bar year before the filing of the petition in bankru in connection w ith the bankruptcy case is as	ptcy, or agreed to be paid to me, for	attorney for the abovenamed debtor(s) and that services rendered or to be rendered on beha	
	For legal services, I have agreed to accept			\$1,315.00
	Prior to the filing of this statement I have rec	eived		\$0.00
	Balance Due			\$1,315.0
2	The source of the compensation paid to me value.	was: Other (specify)		
3	. The source of the compensation paid to me	is: Other (specify)		
4	I have not agreed to share the above-di members and associates of my law firm	sclosed compensation with any othen.	er person unless they are	
	I have agreed to share the above-disclomembers or associates of my law firm. the people sharing in the compensation	A copy of the agreement, together v		
5	. In return for the above-disclosed fee, I have a. Analysis of the debtor's financial sit		ll aspects of the bankruptcy case, including: debtor in determining whether to file a petition	in bankruptcy;
	b. Preparation and filing of any petition	n, schedules, statements of affairs a	and plan which may be required;	
	c. Representation of the debtor at the	meeting of creditors and confirmation	on hearing, and any adjourned hearings there	of;
6	. By agreement with the debtor(s), the above-	disclosed fee does not include the fo	ollowing services:	
		0504516		
		CERTIFIC	CATION	
	I certify that the foregoing is a complete statem ceedings.	nent of any agreement or arrangeme	ent for payment to me for representation of the	e debtor(s) in this bankruptcy
	3/9/2016		/s/ Angie Harb	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$1315.00 attorney fees plus any necessary postpetition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr.
Adding additional bills \$30.00
Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

- 1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
- 1. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign

Martina Berry Matter Number 443222-001 Initial: 1 3/7/16

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the second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee of to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: 03/07/16

Client

Martina Berry Matter Number 443222-001 Initial: 11 3/7/16

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

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- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

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your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,717	total fee
+	\$550	administrative fee
	\$1,167	filing fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$310	total fee
+	\$75	administrative fee
	\$235	filing fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 16-08115 Doc 1 Filed 03/09/16 Entered 03/09/16 12:42:26 Desc Main UNITED STATES BANKBURGE OF QUET Northern District of Illinois

In re:	Berry, Martina	Case No		
	Debtor(s)			
		Chapter. Chapter7		
VERIFICATION OF CREDITOR MATRIX				
	The above named Debtors hereby verify that t	he attached list of creditors is true and correct to the best of their knowledge	ge.	
Date:	3/9/2016	/s/ Berry, Martina		
		Berry, Martina Signature of Debtor		

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CREDIT ACCEPTANCE PO BOX 513 SOUTHFIELD , MI 48037

DEPT OF ED/NAVIENT PO Box 9635 Wilkes Barre , PA 18773

DEPT OF ED/NAVIENT PO Box 9635 Wilkes Barre, PA 18773

ASCENSION SERVICES L P 1500 N NORWOOD STE 204 HURST , TX 76054

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL 32256

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL 32256

CONVERGENT OUTSOURCING 800 SW 39TH ST RENTON , WA 98057

COMNWLTH FIN 960 N MAIN STREET SCRANTON , PA 18508

STELLAR RECOVERY INC 4500 Salisbury Rd Ste 10 Jacksonville , FL 32216

MCSI INC PO BOX 327 PALOS HEIGHTS , IL 60463

ARS 1801 NW 66TH AVE SUITE 200 FORT LAUDERDAL , FL 33313

MCSI INC PO BOX 327 PALOS HEIGHTS , IL 60463

MCSI INC PO BOX 327 PALOS HEIGHTS , IL 60463

MCSI INC PO BOX 327 PALOS HEIGHTS , IL 60463

RECOVERY ONE LLC 3240 HENDERSON RD COLUMBUS , OH 43220 Case 16-08115 Doc 1 Filed 03/09/16 Entered 03/09/16 12:42:26 Desc Main Document Page 67 of 74

Mack Companies 6820 Centennial Dr Tinley Park, IL 60477

Shannon Macintosh 17801 Lincoln Hazel Crest, IL 60429

RiverPark Apartments 2822 177th Dr Hammond, IN 46323

Advance America 2838 N Harlem Ave Elmwood Park, IL 60707

Midwest Title Loans 3440 Preston Ridge Rd. Suite 500 Alpharetta , GA 30005

Illinois Title Loans c/o: Legal Department 8601 Dunwoody Place, Suite 406 Atlanta , GA 30350

Title Max Title Loans 9631 N Milwaukee Ave Niles , IL 60714

Illinois Tollway PO Box 5544 Chicago , IL 60680

ComEd 3 Lincoln Center Bankruptcy Section Oakbrook Terrace, IL 60181

Nicor Gas 90 N. Finley Road Glen Ellyn , IL 60137

NIPSCO 801 E 86th Ave Merrillville , IN 46410

US Cellular Dept 0205 Palatine , IL 60055

Wow Internet & Cable PO Box 63000 Colorado Springs , CO 80962

R & R Country Motors 300 Dixie Highway Beecher , IL 60401

TCF Bank 919 Estes Court Schaumburg , IL 60193 Case 16-08115 Doc 1 Filed 03/09/16
CHASE
PO Box 15298
Wilmington , DE 19850

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US Bank 425 Walnut Street Cincinnati , OH 45202

Richard Dillon 5413 Molesburger Hammond , IN 46323

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Debtor 1 Martina Berry Case number (if known) Middle Name Part 6: Answer These Questions for Reporting Purposes 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded and administrative Yes. expenses are paid that funds will be available for distribution to unsecured creditors? 25,001-50,000 **√** 1-49 1,000-5,000 18. How many creditors 50,001-100,000 50-99 5,001-10,000 do you estimate that 10,001-25,000 More than 100,000 100-199 you owe? 200-999 \$1,000,001-\$10 million \$500,000,001-\$1 billion **✓** \$0-\$50,000 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500.000.001-\$1 billion 20. How much do you \$1,000,000,001-\$10 billion \$50,001-\$100,000 \$10,000,001-\$50 million estimate your \$10,000,000,001-\$50 billion \$100,001-\$500,000 \$50,000,001-\$100 million liabilities to be? \$500,001-\$1 million 3100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Martina Berry Signature of Debtor 1 Signature of Debtor 2 3/7/2016 Executed on Executed on MM / DD / YYYY MM / DD / YYYY

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Martina First Name First Name ankruptcy Court for the:	Middle Name Middle Name Northern	Berry Last Name Last Name	
First Name First Name	Middle Name	Last Name	·
First Name	Middle Name	Last Name	
ankruptcy Court for the:	Northern	D: () ((W))	
		District of Illinois	
		(State)	
orm 106De	<u>C</u>		Check if this is a amended filing
ion About ar	า Individual De	btor's Schedules	12/1
eople are filing together	r. both are equally respons	ible for supplying correct information.	
	one who is NOT an attorne	/ to help you fill out bankruptcy forms?	
ame of person		Attach Bankruptcy Petition Prepare Signature (Official Form 119).	er's Notice, Declaration, and
alty of perjury, I declare	that I have read the summa	ary and schedules filed with this declara	tion and
	ion About ar eople are filing together is form whenever you fil id in connection with a b Below y or agree to pay some	eople are filing together, both are equally responsitions form whenever you file bankruptcy schedules or ad in connection with a bankruptcy case can result the Below and any someone who is NOT an attorney alame of person	ion About an Individual Debtor's Schedules eople are filing together, both are equally responsible for supplying correct information. is form whenever you file bankruptcy schedules or amended schedules. Making a false stated in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment Below by or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? Attach Bankruptcy Petition Prepare

MM/DD/YYYY

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Debtor 1	Martina		Berry	Case number (if known)			
	First Name	Middle Name	Last Name	. 46			
28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions creditors, or other parties.							
	No Yes. Fill in the details belo	w.					
			Date issued				
	Name		MM/DD/YYYY	-			
	Number Street		-				
	City Sta	ate Zip Code					
Part 12:	Sign Below						
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are tru and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.							
	Signature of I			Signature of Debtor 2			
	Date 3/7/20	016	7	Date			
Did	Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?						
Secured Secured	No						
L	Yes						
Did	you pay or agree to pay s	omeone who is not an atto	rney to help you fill out ba	nkruptcy forms?			
区	No						
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			

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Debtor Martina Berry Case number (if 1 First Name Middle Name Last Name known) List Your Unexpired Personal Property Leases For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2). Will the lease be assumed? Describe your unexpired personal property leases No Lessor's name: Opilka, Rob ✓ Yes Description of leased property: 1 year lease No Lessor's name: Yes Description of leased property: No Lessor's name: Yes Description of leased property: No Lessor's name: Yes Description of leased property: No Lessor's name: Description of leased property: No Lessor's name: Description of leased property: No Lessor's name: Yes Description of leased property: Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease. /s/ Martina Berry Signature of Debtor 1 Signature of Debtor 1 Date 3/7/2016 MM/DD/YYYY MM/DD/YYYY

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Berry, Martina	Case No			
	Debtor(s)	000110			
		Chapter.	Chapter7		
	VERIFICATION OF CREDITOR MATRIX				
	The above named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge				
)ate:	3/7/2016	/s/ Berry, Martina Berry, Martina Signature of Debtor	MRy		

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Debtor 1	Martina		Berry	Case number (ii	known)	
	First Name	Middle Name	Last Name	Column A Debtor 1	Column B Debtor 2 or non-filing sp	ouse
Do no	ployment compensation t enter the amount if you conte Security Act. Instead, list it h	nd that the amount receivere:	ived was a benefit under the	\$ <u>0.00</u>		
For yo			\$574.00 ****			
-	our spouse on or retirement income. Do		\$0.00 t received that was a	\$0.00		
	t under the Social Security Ac		t received a lat was a	φυ.υυ		
Do not receive	ne from all other sources r t include any benefits received ed as a victim of a war crime, stic terrorism. If necessary, list elow.	under the Social Secur a crime against humani	ty Act or payments y, or international or			
Total a	mounts from separate pages,	if any.		+\$0.00	ı <u>+</u>	
	ulate your total current mo mn. Then add the total for Col			\$ <u>1,153.65</u>	+	= \$1,153.65 Total current
	n (1988 - 4) - 4)	. M T 4 A	liaa da Wass			monthly income
	Determine Whether th late your current monthly i					
	opy your total current monthly		now those steps.		Copy line 11 here →	\$1,153.65
	Multiply by 12 (the number of r					X 12
	he result is your annual incom	- ·	n.			12b. \$13,843.80
		·				<u> </u>
13 Calcul	ate the median family inco	me that applies to you	. Follow these steps:			
Fill in t	he state in which you live.	The second secon	Illinois			
Fill in t	he number of people in your h	ousehold.	4			
Fill in t	he median family income for y	our state and size of ho	usehold.			13. <u>\$86,818.00</u>
To find	a list of applicable median inditions for this form. This list ma	come amounts, go onlin ly also be available at th	e using the link specified in t e bankruptcy clerk's office.	he separate		
	do the lines compare?					
14a. 🔽	Line 12b is less than or equ Go to Part 3.					
14b.	Line 12b is more than line of Go to Part 3 and fill out Fo	13. On the top of page 1 m 122A-2.	, check box 2, The presumpti	ion of abuse is determined l	oy Form 122A-2.	
Part 3:	Sign Below					
By się	gning here, I declare under pe	nalty of perjury that the i	nformation on this statement	t and in any attachments is	true and correct.	
×	s/ Martina Berry	Kin	×			
	ignature of Debtor 1			Signature of Debtor 2		
ח	ate 3/7/2016	0	ı	Date		
٥	MM/DD/YYYY	_		MM/DD/YYYY		
	ou checked line 14a, do NOT					